

Interview with Chip Monie
conducted by Sue Kovach Shuman for the
Providence District History Project Providence Perspective

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Sue: This is the Providence District History Project and I'm Sue Kovach Shuman and I'm talking with Chip Monie of Vienna; it's July 21st. 2010. Welcome.

Chip: Thank you.

Sue: Could you tell me a little bit about your childhood, you grew up in this area.

Chip: Um hum was born in Washington, D.C. June 11th 1961. My parents at the time owned a small house which is now in the parking lot at Tyson's Corner in McLean. They moved from that house to the house I was raised in at the corner of Lawyers and Hunter Mill Road. They bought the house in 1965 or 66; it was an old farmhouse that had been built in 1940. There had been some renovations affected to it prior to my parents buying it. But then my parents bought it and then in 1967 they made some significant additions to the property. They added a whole new side to it – a living room and upstairs bedroom, bathroom and so on. So it converted the property from a one, basically a one or a two story colonial to a multi-story hybrid so to speak.

Sue: And that's where you grew up.

Chip: Born and raised exactly so all my childhood memories are spooned from that house. And then in 1992 my father passed away. At the time I lived in a townhouse in Centerville for a while but then in 94 my mother and I decided that it would be best for the family for us to add a mother in law suite onto the house; which we did that in 94, 95 and then my wife and I moved in back into the house in 95, renovated it and we've been there ever since.

Sue: And your mother was Rena.

Chip: My mother was Rena Monie right she was a Fairfax County public school teacher for 20 plus years. She taught at Oakton Elementary for her entire teaching tenure.

Sue: Is that the school you attended?

Chip: It is. Oakton Elementary was my elementary school. I did my six years there like everybody else did.

Sue: I'm told that there is a mural near the auditorium

Chip: Yes.

Sue: at Oakton Elementary and you had something to do with that.

Chip: Not particularly no the mural was up when I was there, so it's been there forever. It has some unique artistry to it there's a confederate flag in the middle of it. And I think it's a picture of General Robert E. Lee I think or maybe it's Ulysses Grant I don't know which one I is but and it's been there from day one.

Sue: Okay, now there is a big white oak tree a 250 year old oak tree somewhere I'm told that you have knowledge about.

Chip: Well yeah, actually back in the day the intersection of Hunter Mill and when 123 in Oakton that used to be, that's what the name of the town came from Oakton. There was a giant oak tree literally in the intersection and they – roads were built around that tree. I remember that tree clearly unfortunately though time and Mother Nature and urban sprawl wound up, ultimately was the demise of that tree so it was taken down.

Sue: But in your lifetime? This was when you were a child

Chip: Oh yeah.

Sue: taken down?

Chip: and then there is the second tree that right ah – well Hunter Mill Road just maybe an 8th of a mile down Hunter Mill Road from the intersection of 123

there's a huge oak tree there that's still there. Um on the right hand side – it's next to the Sunoco gas station and that Giant Shopping Center is there as well. But the tree's now probably about the same size as the one that was in the middle of the road back in the day.

Sue: Hum, okay – we'll find out more about that. Now you were, did your mother have stories? She taught for 20 years here in Fairfax County so I guess she did see a lot of changes. And did you go to the elementary school while she was teaching.

Chip: Yes.

Sue: And was that hard?

Chip: Yes.

Sue: (Laughing) How so?

Chip: Well you know when you're a kid your friends think oh your mom's a teacher so you're going to have a cake walk. Well that couldn't be any further from the truth. My mom actually used me as a learning tool or as an example so when I misbehaved she took liberties with me that she never would take with her other students.

Sue: Such as?

Chip: Well, corporal punishment at the time was not allowed although mom never struck me per se in school. I got my fair share of spankings as a kid but

Sue: Did you deserve them?

Chip: I did.

Sue: What did you do?

Chip: Talking in class, and I was misbehaving in class and not paying attention and back in that time she was a fifth grade teacher and we had at that time we had three fifth grade teachers. Each teacher had a study type. My mom was social

studies, my homeroom teacher was math and we had an English teacher – I'm sorry my homeroom teacher was English and the other teacher was in math. So we did a third of each day with each teacher. So I had my mom for a third of my fifth grade year. And you know I took liberties that I shouldn't have taken. And then I was talking in class and misbehaving and I recall a few occasions where she masking tape – she taped my mouth shut one time which the kids all thought it was just the funniest thing; and I was in fifth grade with masking tape across my mouth so I couldn't talk.

Sue: This was in the 1960's?

Chip: This was – well let's see – sixty yeah I guess you're – how old are you in fifth grade ah 9 or 10 – so it would have been late sixties or early seventies exactly.

Sue: So it was mightily embarrassing I would guess.

Chip: Oh, I was petrified. And there were a few times when I got my knuckles cracked with a ruler when I was misbehaving as well. But this was more to get the attention of my classmates then it was to ah you know to ah discipline me I think.

Sue: But did you resent this at the time?

Chip: I wasn't fond of it.

Sue: But as an adult you got over it and you

Chip: Oh, yeah and the older I get the smarter my parents get it seems like. They were

Sue: And how old are you?

Chip: I am not 50. (laughing)

Sue: How old are you?

Chip: I just turned 49 in

Sue: Okay.

Chip: June.

Sue: Now you are a mortgage

Chip: Banker.

Sue: Banker okay a mortgage industry specialist with Sun Trust.

Chip: Um hum.

Sue: Ah, tell me a little bit about well the housing market. We live in a densely populated area and the housing market it has been in turmoil nationwide.

Chip: Um hum.

Sue: What is the average price of a home in this area? I thought you could speak to this with your expertise and also tell us a little about what's happening now with the housing market.

Chip: Average price is of course going to depend on zip code and locality but generally in this area I would say an average price would be probably – single family detached home would be 500,000 to 600,000. Of course there's a wide variety you can get in the high threes and I mean high twos low threes. And then other places in Great Falls and McLean you can have million dollar homes so average wise I'd say half a million dollars probably be a safe bet.

Ah the mortgage industry, the housing industry of course has gone through some problems. There was a time early in the two thousands where mortgages were deemed to be a right. It was someone's right to have a mortgage and in effect I think that's a wrong mentality – mortgage is a privilege that one has to earn not a right like driving – you don't have a right to drive you earn the privilege to drive. And too many people who didn't deserve to get mortgages got mortgages at the time there were rather lax underwriting guidelines that ultimately let or gave up opportunities to folks that didn't deserve a mortgage to begin with to get a mortgage. And at the time property values were growing. So when these mortgages became burdensome it wasn't a big deal for these homeowners to sell their home and make a tidy profit and move on. But, then when the property

values leveled off and those same mortgage pressures ah grew the ability to sell the property became difficult and ultimately property values dropped and people who didn't have any money as a down payment were upside down and they were the kind of people that would just walk from their obligation and not do the honorable thing and pay their responsibilities. And that's how the snowball got started. Those people who didn't deserve loans to begin with got um – when property values leveled off and began to fall a little bit they were the first ones to bail. And that bailing created a snow ball effect and there was the subprime foreclosure wave that was shortly followed by the prime mortgage foreclosure wave. And we're still dealing with that even today there's quite a bit of properties that are foreclosed upon and are about ready to enter the market so we're not out of the woods yet.

But, there is light the government has seen to it that interest rates have been at a historic lowest for the longest period of time; and that has facilitated those folks who needed or wanted to get some payment relief on their mortgages to refinance at these historic interest rates. So there has been a stabilization of property values in this area and for that matter country wide we've fared so much better than other parts of the country when it comes to property values.

So we – I use the term of bubble, we live in a bubble that's so close to the government there's so much back and forth with the administrations and IT and the Defense Department and the pentagon that keeps our real estate market afloat. So we enjoy a much more buoyant market than in other areas across the country.

But I've seen, recently we've seen stabilization and in fact if a property is properly priced and in a desirable location and in reasonably good condition there aren't just one but there are multiple offers being made. This is akin to the hay day back in the 2003, 2004 time frame where it was a feeding frenzy – people were buying up houses left and right and there would be multiple offers three, four, five, six to ten offers on one house. And sellers were commanding full price offers and it was a sellers' market. And we've gone kind of full circle now and, you know, if it's - a property is not priced right or it's in bad shape there's not as much demand for

that but if a house is in good shape and is in a desirable location it sells very quickly.

Sue: Has the market changed so that it is that people are not so much investing in property as buying a home? Or is there any way to make that distinction, I mean in this market with the low mortgage rates you have a lot of investors coming into Fairfax County, people trying to buy up low rent houses?

Chip: Yes, there is some of that indeed, there is, um the good news bad news is – I use an analogy the pendulum – back in 2001, 2002 and 3 and 4 and 5 the boom era or the balloon era underwriting guidelines were very, very, liberal. If you could fog a mirror you could get a mortgage it was that – pretty much that easy. There was still traditional full documentation loans but there were a basket full of these hybrid loans that didn't require income verification, didn't require asset verification, didn't have very stringent credit requirements and so on.

So literally you could lie about your income, lie about your assets, have poor credit and still get 100% financing on a home loan. So that speaks to the liberalness of liberal guidelines that were in place at the time while that pendulum went from far left to way far right and we are now in a period of time which is more traditional where you have to have a job, you have to have income, verifiable income, you have to have a down payment, you have to have good credit. You have to have enough income to qualify for your debts plus the house payment it sounds crazy but it's the way it ought to be to begin with.

And so that also affected the investor transactions as well, investor loans are deemed to be a bit more risky than their owner occupied counter parts. As a result there are increased down payment requirements, there is increased credit score requirements, there's increased reserved or cash reserved requirements – all which make buying an investment property a little bit more of a challenge – but yes there are people that are, who are and continue to benefit from buying properties at a significant discount from their previous value.

Sue: Okay, let's go to another topic, here in Fairfax County in Providence District – you've lived your whole life here but how have you seen it change for the better and what things would you like to improve?

Chip: Hum, good question. Well once upon a time when I was a kid I could, I use this analogy as well, would get a beach chair or a lounge chair, yard chair, I could literally set it up in the middle of Hunter Mill Road and sun bathe and the occasional car that would drive by would be at a reasonable speed and would make a casual turn to one side of the road or the other; and then look at me as if I was crazy – but not turn me into road kill. Now I experience road rage everyday in my driveway.

Sue: How so?

Chip: Well I live at the corner of Lawyers Road and Hunter Mill Road. Hunter Mill has become a major thoroughfare and even lawyers to a certain degree is utilized by commuters as a back road to get from the Herndon/Reston/western Fairfax County area into the town of Vienna or into Tysons corner, McLean. And Hunter Mill is of course a north/south artery that can take folks from Leesburg, you know western Fairfax County and get them in to, you know closer in.

And so it's become a haven for commuters and every day I get out to my car in my garage and I pull out to the end of my driveway and wait and nine times out of ten the people who are lining up to make a left hand turn onto Lawyers Road off Hunter Mill going toward Vienna will line up nose to tail, nose to tail, nose to tail and they'll see me and I'm looking and maybe one of them will be kind enough to not go nose to tail and let me have enough room to go on my way. And inevitably I look at them they don't look at me and I feel my blood pressure rising and I may have a few choice words to say to them. And then when the line dissipates and I take life in hand and make a bold move and jump into the line of traffic and hope no one is going to T-bone me getting out of my own driveway.

Sue: So what would you suggest to change that? What kind of sign or what?

Chip: No, what I would do – really this is not even an option but there's a use to be a one lane bridge and now it's a two lane bridge that crosses difficult run on

Hunter Mill Road just about a mile down from my house by Wayside Tamerack and if I had my way I'd blow the bridge up. I'd sever the road because that would then revert Hunter Mill back to its roots which was a quiet country road that seldom you had more than, you know you could see a dozen cars maybe an hour. And now you see that in every second it seems.

Sue: What alternative route would they take?

Chip: That's their problem. (Laughing)

Sue: (Laughing) And not in my backyard.

Chip: I am told that there is a push or effort afoot to install turn a rounds or not turn a rounds but traffic circles to help quell the volume and I understand there's three spots and one of them is at the corner of Lawyers and Hunter Mill Roads is where I live so I'm not crazy about it in the backyard but anything they could do to reduce the volume and the speed would be heaven sent. I can tell you, I can tell you I've had a number of sad stories where pets of mine, dogs and a few cats but mostly dogs met their fate on Hunter Mill Road.

And back in the day when I was a young guy, younger my parents we didn't have a fenced yard. So that was a peril that we routinely would find a cog that we'd have for a couple, three or four years that would make his way out on the road and every now and then you'd come home one day and find him pancaked in the middle of Hunter Mill Road. So over the years and when we renovated the house we decided to make the back yard dog proof so now we have a completely dog heaven in the back yard of my house for the dogs.

Sue: Do you neighbors also complain about the traffic?

Chip: Oh yeah. Yeah.

Sue: that you're talking about?

Chip: Oh yeah.

Sue: Have any steps been taken to alleviate that

Chip: Ah, no not particularly; there's been a couple of community meetings that we've had the ah if it was a church or a Library – there is a church there that's across from the gas station in Oakton – but the Hunter Mill Defense League put on a couple town hall meeting type things where a lot of us were – a lot of us Hunter Mill Road residents were given opportunity to speak our piece. And I think to a person they all chimed in and said we've got to do something this is becoming crazy.

I mean it's not at all uncommon for you to see tractor trailers, you know, one of the problems, or the thoughts and the fears were get in an accident with one of those gasoline trucks that carry the gas to the stations they use Hunter Mill as a cut through. So we routinely see fully loaded gasoline trucks you know whizzing at 45 miles an hour whizzing out Hunter Mill Road. And you know one of the fears is if they have an accident that's going to cause, you know, a pretty catastrophic event. That was one of the themes discussed at that meeting we went to. But what to do to it I mean I other than, you know, lowering the speed limit, creating some type of traffic quelling process – I'm all for that. I mean I live on it so I'd be affected by it but I'm happy to lose my, you know, the speed at which I can access the van in Oakton for a less congested Hunter Mill Road and Lawyers Road.

Sue: Okay. Let's move on now to one other topic. What do you do for leisure time here and can you tell me a little bit about the schools, churches, businesses and community things that you do that you like in this area.

Chip: Leisure time, well I have two young teenage sons; one's a sophomore at Madison High School and one's a freshman at Madison High School. By the way when we can discuss – I went – my schooling was at Oakton Elementary for 6 years and I was not one of the first but one of the first towards the front of the group of kids that were bused from Fairfax, well from western Fairfax County, I guess western Fairfax County to Luther Jackson Intermediate school to help integrate that school because it - and that was a big deal back in the day – there were – I had neighbors across the street there oldest brother who is 4 or 5 or maybe 6 years older than I am – he was one of the first set of kids that was bused

from primarily Caucasian environment to a culturally diversified environment there at Luther Jackson. And there were some racial tensions as a result.

So I did 2 years at Luther Jackson and then I did my four years at Oakton High School. And back in 70, I graduated in 79 so 76, 77, 79 Madison High School was our arch rival. And there were times when there was – it was a very avid rivalry I might add. And then here we are a full you know twenty, thirty some odd years later – my kids now go to Madison High School so I find it very difficult to voice the go Warhawk cheer because that was so foreign to me when I was their age. But for leisure time you know my family is very important to me – we try to spend as much time with my kids as I can because before you know it they are going to be off to college and on their own and we'll be empty nesters.

I am an avid motorcyclist so whenever I can I try to spend some time on my motorcycle driving as far away from Hunter Mill Road as I can get. I enjoy the back roads in Fairfax County you know back in on Vale Road and Stuart Mill close by just to take casual **pots** but then I also will venture out further and do rides out to Culpepper and to Luray and to Inn at Little Washington is a nice destination and then into Leesburg and Purcellville and Round Hill. And so I sometimes make a day trip by myself. It just depends how much time I have and how far I want to go.

Sue: Do you go with anybody else on the motorcycle or any other person in your family or friend on a motorcycle that goes with you? Is this your alone time?

Chip: It's – I'd love to ride with some friends or other people but it's as it turns out when I'm on the bike I never see anybody else riding. But when I'm in the car I see motorcycles everywhere. So, I'm – and the wife enjoys riding on the back as well but often times out schedules don't integrate to a point where we can both be gone for three or four hours and do a nice ride somewhere. But we do take trips from time to time but mostly it's by myself to be honest.

My wife works at V.P.C. which is Vienna Presbyterian Church and she's gotten very involved in that church and I'm not a very religious person but I have been drawn into V.P.C.'s very warm and accommodating atmosphere and I enjoy going

to church from time to time and visiting with the ah oh what's the right word, the parishioners no that for catholic church – ah the church goes as well and have developed some very strong and lasting friendships with some of those some of my fellow church goers.

Sue: Do you get involved with activities with the church?

Chip: Um I do somewhat not as much as my wife. My wife is a she has small groups and she does all kind of things and bless her heart she is much more involved in a much more giving way than I am. I try to help when I can um but primarily we are a single income family so my duties are focused on bringing home the bacon and she has the time to spend with the volunteer duties. But we do volunteer for church activities and elderly people elderly folks with their yard work in the fall and do what we can to support the church.

Sue: Okay, tell me, um, what's your fondest childhood memory was it what you've said sitting in the middle of Hunter Mill Road?

Chip: Well I didn't do that but that's to speak to the traffic that was there once.

Sue: Oh, laughing.

Chip: Because back in the day it was a two-lane twisty road in fact I will give you some background as well. I remember very clearly the intersection of Lawyers and Hunter Mill is vastly different today than it was back in the day. Once upon a time the paved part of Lawyers Road ended as a T intersection on Hunter Mill at the bottom of the hill down past my house. And memories I had about that back in the early days when I was a young child the hill was pretty steep. And when it would snow it was so steep that people would have a hard time traversing the hill so they would come down, this is um north on Hunter Mill Road away from Oakton going toward what is now Reston. They would approach that hill and some folks knew how to drive in the snow and they would be able to navigate it and other folks would get half way up and stop and make the fatal mistake of stopping and they would start again and they would slip and slide and wind up going into the ditch or whatever. So I have memories as a kid of trying to play traffic cop. Trying to assist people, from you know, I'd be at the bottom of the hill

and I'd slow them down one or two at a time and tried to be, you know, a Dudley do right so to speak with their navigating that hill.

And then there was a second part of Lawyers Road which was a dirt road which was about at the top of the hill. So Lawyers came around and would T bone into Hunter Mill. There was the big hill and at the top of the hill there was the extension for Lawyers Road which was not paved at the time, um and of course that has since been done. They came out and they connected the two Lawyers. My father use to buy that land by the way. My parents bought that house with 50 acres.

Sue: Wow, and what do you have now?

Chip: Three point four. My father sold off all but three point four acres while he was, because the tax burden became so great that it was almost impossible to keep the taxes paid as well. So he eventually sold five acre parcels to a builder who put the houses that are on there now. This is back in the late 70's early 80's.

Sue: So there are five acre parcels there.

Chip: Yes mam those houses that are there near my house are some are less than five but mostly on five acre parcels with houses on them as well.

Fond memories – you know there are so many um I can remember in early, early childhood I can remember bush hogging which is a big tractor that pulls a big mower behind it. My father, we had a friend of ours across the creek owned Ford, a big Ford tractor with a front end loader on it and it was a, had a bush hog attachment. And my Dad would borrow it and I would ride in the bucket while he was bush hogging the acreage twice a year. A little side story there - my friend, the Kristy family who moved across the street from me in the early 70's. Arn Kristy is a dear friend, my best friend. I believe we met when we were in second grade, we've been friends that long. He and I were in the bucket when bush hogging the field when something caught our eye – something - people running – or people in the middle of this field. And this is probably 1970 maybe – 69, 70 maybe. We were fourth, fifth, six graders whatever and turns out that we motioned my father and he turned and we kind of went in that same direction

that we saw all the people running and scurrying from. And it turns out someone was growing marijuana in a little secluded little area between these large pine trees back in the middle of this field. That was exciting to us so to speak so my father of course being the - did the right thing and he mowed all the plants down and then used the front loader and just destroyed their little pot garden there. But that was a good memory.

Sue: Was your father a farmer?

Chip: No.

Sue: by profession?

Chip: No, no, my father was ah – he worked for Penn Mutual; he was a life insurance a corporate life insurance broker and worked in D.C.

But the field required tending; I mean the acreage required tending to and if it looked nice when it was bush hogged. So he would bush hog it in the spring and the fall. Um and then when I got old enough I would be tasked with doing it as well. But we also had a yard a large amount of regular yard and that was my job was to cut the grass. So I won't call it fond but we had about um about three acres of yard to mow every week.

Sue: Do you still have that much to mow?

Chip: Yes, but I don't do that anymore I pay a service to mow the yard. But I remember doing the front, back and side yards by hand with a bag and I had the outer perimeter of the yards we had a John Deere tractor and I spent many an hour cutting the grass which was somewhat appealing because it's just its dead time and you're getting a sun tan and you're relaxing and you're not stressed.

Sue: Time to think

Chip: Right

Sue: about other things.

Chip: Exactly. Um, I have fond memories of my neighbors the Kristys growing up they were a large family. I'm an only child my parents were – well my mom was 43 and my Dad was 45 when I was born. So at the time that was a little on the outer edge of the typical family age. But the Kristy family moved in and built a house across the street from me. And ah, they are the closest family that we had within, you know, a bike ride. I use to bicycle on Hunter Mill Road and not fear for my life and now you have to fear for your life.

But the Kristy family they had four children and the youngest Arn was my age. So I grew up and spent a lot of time with their family. And being an only child when you have a large family down the street I became the fifth Kristy in a certain effect. So I was treated a fifth son and a lot of fond memories of growing up with the Kristy family and playing sports, played football in Vienna.

Then in intermediate school there was that awkward transition to puberty and the awkward transition going from Oakton Elementary which was predominantly Caucasian to Luther Jackson where I was a majority in one place and I was a minority in another and that was really somewhat eye opening for me as a kid seeing or being exposed to the diverse cultural divide that Luther Jackson use to provide.

Sue: How did this change you? How did it form what you

Chip: Well it gave me a unique perspective; I mean you have to be exposed to it to really understand it you know and I didn't – I'm a better person because of it; because it gives you some perspective and it makes you thankful for the things you otherwise take for granted. Because when you don't know - when you see someone who doesn't have the same benefits and the same opportunities that you have you get a sense of how fortunate you are versus how unfortunate the other folks can be.

Sue: So the other students in the school that you went to were not financially as well off as your family

Chip: That too.

Sue: Okay.

Chip: There was a racial divide a cultural divide, there was ethic divide and it was I mean it was eye opening. It was a good experience for all of us I think because it showed us, you know, that there are other people that are less fortunate and it made you thankful for the things that you otherwise would take for granted.

Sue: Did you form lasting friendships from those days? Was it difficult?

Chip: Well in intermediate school it was somewhat difficult because at the time Luther Jackson was a hub for three or four different high schools. So some kids went to Marshall, some kids went to Madison, some kids went to Oakton, some kids went to Robinson, and Fairfax and so on. Yes, the same kids that was in Oakton Elementary and went to Luther Jackson and followed me to Oakton High School, sure we had some long school bonds there but I had a dear friend who I met at Luther Jackson his name was Oswaldomena. He was from I think Ecuador or Columbia or some South American country and just the nicest kid in the world. And we enjoyed two years of really good friendship and then he went I guess to Fairfax High School or someplace else and we lost track. But that was one of the more memorable friendships because again he came from much more um modest um upbringing and to see how happy people could be living with such less is something – so much less than I was accustomed to really gave me a good perspective on how fortunate I was at the time.

In high school you have the same memories, you know, the pre pubes pre pubescence is that the right word - pre puberty and all of that and the proms. And back in the day you know we turned sixteen and getting your license was a highlight. And I got my license when I was sixteen and I remember driving to school and that was just a big deal. And I still have many friends not as many as I like to admit; but a lot of my old high school friends still in the area and have Facebook so we keep in touch from time to time.

It's amazing my five year reunion everybody was married. My ten year reunion everybody was divorced. And now my thirty year reunion is coming up, or actually came up - I missed it. But I'm told that it was its quite fun to see

someone's high school picture and then thirty years later the divide. So standard memories but the biggest one that stands out right now in terms back to your question about things that have changed – just the concentration of people. You know this use to be once upon a time reasonably rural. I mean Vienna was a quiet little town. Oakton was a blink, you know, and Chantilly was the boon docks. Leesburg was a different planet and Tysons Corner wasn't even Tysons Corner. I can remember when Tysons Corner wasn't Tysons Corner. And now you know it's just amazing the amount of development and the sprawl that we have to deal with. It's good but it's bad, the unfortunate thing is it's a good revenue base for the county cause we have maybe an affluent way of life and the services we enjoy from the county. And great police and great fire and so on but at the same time you know the concentration of people and the traffic and the congestion it's hard to swallow. So when the day comes that my kids are grown and they are on their own and have their own family started I don't – I really can't see my wife and I staying in the house that we're living in right now in our old age. Because the rat race, it's so hard to

Sue: Where would you go what would you do?

Chip: We'd, we've talked about it – we'd probably relocate to somewhere a little more slower paced. Maybe in the same state just go a little west or south or maybe go to a different state. My mother's family is in Texas where I spent a lot of time in Texas growing up; so someplace where the pace of life is not quite so hectic. But for now this is where I live and I work and I thrive so I swallow my hope and deal with the traffic and just do the best I can with what we got.

Sue: Okay, thank you very much. And on that note we will end this.